

# Electronic Information Disclosure Statement

## ELECTRONIC PAYMENT AND AUTHENTICATION SYSTEM WITH DEBIT AND IDENTIFICATION DATA VERIFICATION AND ELECTRONIC CHECK CAPABILITIES

Application: \*10/082677\*

10/082677

Confirmation: 6623

Applicant(s): Whitney Stewart

Docket Number: 025213-9075

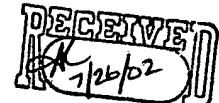
Group Art

Unit:

Examiner:

search string: (6026398 or 6073140 or 6018723 or 5946669 or 5303149 or 5878403 or 5870721 or 5819226 or 5797133 or 5774882 or 5765144 or 5761389 or 5606690 or 5659731 or 5274547 or 5239462 or 5231570 or 4891503).pn.

Official



### US Patent Documents

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

Init	Citation No.	Patent Number	Date	Bar Code	Patentee	Class	Subclass
P02	6026398	2000-02-15	*6026398*	Brown et al.	707	5	
P03	6073140	2000-06-06	*6073140*	Morgan et al.	707	203	
P04	6018723	2000-01-25	*6018723*	Siegel et al.	705	38	
P05	5946669	1999-08-31	*5946669*	Polk	705	40	
P06	5303149	1994-04-12	*5303149*	Janlgian	364	408	
P07	5878403	1999-03-02	*5878403*	DeFrancesco et al.	705	38	
P08	5870721	1999-02-09	*5870721*	Norris	705	38	
P09	5819226	1998-10-06	*5819226*	Gopinathan et al.	705	1	

P10	5797133	1998-08-18	*5797133*	Jones et al.	705	38
P11	5774882	1998-06-30	*5774882*	Keen et al.	705	38
P12	5765144	1998-06-09	*5765144*	Larche et al.	705	38
P14	5761389	1998-06-02	*5761389*	Maeda et al.	395	75
P15	5606690	1997-02-25	*5606690*	Hunter et al.	395	605
P16	5659731	1997-08-19	*5659731*	Gustafson	395	604
P17	5274547	1993-12-28	*5274547*	Zoffel et al.	364	408
P18	5239462	1993-08-24	*5239462*	Jones et al.	364	408
P19	5231570	1993-07-27	*5231570*	Lee	364	408
P20	4891503	1990-01-02	*4891503*	Jewell	235	380

## Remarks

(Remarks are not for responding to an office action.)

(1) Applicants bring to the attention of the Examiner a system internal to eFunds Corporation, the assignee of this patent application. The system uses a hardkey (or fixed key) to identify an individual. The hardkey uses parts of the individuals name, and parts of the individuals address. Two hardkeys are compared to determine the existence of a match. The system does not take into account variation in a person's name or address. It also does not account for transposed numbers. (2) Applicants bring to the attention of the Examiner a service called Abiltech provided by Acxiom Inc. See [www.acxiom.com](http://www.acxiom.com). (3) Applicants bring to the attention of the Examiner a service called File One provided by Experian. See [www.experian.com](http://www.experian.com). (4) Applicants bring to the attention of the Examiner a system provided by eFunds Corporation, the assignee of this patent application, the system is called FraudFinder and is discussed further on [www.efunds.com](http://www.efunds.com). (5) Applicants bring to the attention of the Examiner a system called eVerify provided by Equifax. See [www.equifax.com](http://www.equifax.com). (6) Applicants bring to the attention of the Examiner a system called InstantID provided by Riskwise. See [www.riskwise.com](http://www.riskwise.com). (7) Applicants bring to the attention of the Examiner a product called Trillium Software System provided by Trillium Software Division of Harte-Hanks Data, Inc.

## Signature

Examiner Name	Date

# TRANSMITTAL FORM

Electronic Version 1.0.3

Stylesheet Version: 1.0

Submission Type: Information Disclosure  
Statement

Application Number: 10/082,677  
Attorney Docket Number: 025213-9075

## ELECTRONIC PAYMENT AND AUTHENTICATION SYSTEM WITH DEBIT AND IDENTIFICATION DATA VERIFICATION AND ELECTRONIC CHECK CAPABILITIES

First Named Inventor: Ms. Whitney Hilton Stewart

**SUBMITTED BY**

Name: Mr. Chad William Shea  
Registration Number: 48,470  
Electronic Signature Mark: /s/Chad W.  
Shea Date Signed: 20020627

*I certify that the use of this system is for OFFICIAL correspondence between patent applicants or their representatives and the USPTO. Fraudulent or other use besides the filing of official correspondence by authorized parties is strictly prohibited, and subject to a fine and/or imprisonment under applicable law.*

*I, the undersigned, certify that I have viewed a display of document(s) being electronically submitted to the United States Patent and Trademark Office, using either the USPTO provided style sheet or software, and that this is the document(s) I intend for initiation or further prosecution of a patent application noted in the submission. This document(s) will become part of the official electronic record at the USPTO.*

**Attached Files:**

us-information-disclosure-statement

025213-9075ids.xml

07/25/2002 15:02 FAX 41427706

MBF MILWAUKEE

006

Page 2 of 2

Comments:



[www.mbf-law.com](http://www.mbf-law.com)

**Michael Best & Friedrich LLP**  
**Milwaukee Office**  
100 East Wisconsin Avenue  
Suite 3300  
Milwaukee, WI 53202-4108  
Telephone (414) 271-6560  
FAX (414) 277-0656

## FACSIMILE TRANSMISSION

**DATE:** July 25, 2002

**To:**

NAME	FAX NO.	PHONE NO.
Ella Washington United States Patent and Trademark Office	703-746-7239	

**FROM:** Jodi A. Anderson **PHONE:** (414) 225-4993

**RE:** Application No. 10/082,677

NUMBER OF PAGES, INCLUDING COVER:	6
CLIENT MATTER NUMBER:	025213/9075

**NOTES/COMMENTS:**

Further to our telephone conversation this afternoon, please find enclosed a copy of our Information Disclosure Statement which we electronically filed on June 27, 2002. If there is anything further that you need please let me know.

THE INFORMATION CONTAINED IN THIS FACSIMILE IS INTENDED ONLY FOR THE PERSONAL AND CONFIDENTIAL USE OF THE DESIGNATED RECIPIENTS NAMED ABOVE. THIS MESSAGE MAY BE AN ATTORNEY-CLIENT COMMUNICATION, OR MAY BE PROPRIETARY CONFIDENTIAL INFORMATION OF A CLIENT, AND AS SUCH IS PRIVILEGED AND CONFIDENTIAL. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT OR ANY AGENT RESPONSIBLE FOR DELIVERING IT TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT YOU HAVE RECEIVED THIS DOCUMENT IN ERROR, AND THAT ANY REVIEW, DISSEMINATION, DISTRIBUTION OR COPYING OF THIS MESSAGE IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE AND RETURN THE ORIGINAL MESSAGE TO US BY MAIL. THANK YOU.

**IF YOU DO NOT RECEIVE ALL OF THE PAGES OR IF YOU EXPERIENCE FAX TRANSMISSION PROBLEMS, PLEASE CALL FAX DEPARTMENT AT (414) 271-6560, Ext. 5467 AS SOON AS POSSIBLE.**

**Acknowledgment Receipt:**

SUBMISSION TYPE: Information Disclosure Statement

APPLICATION NUMBER: 10082677

FIRST NAMED INVENTOR: Whitney Stewart

TITLE OF INVENTION: ELECTRONIC PAYMENT AND AUTHENTICATION SYSTEM WITH  
DEBIT AND IDENTIFICATION DATA VERIFICATION AND ELECTRONIC CHECK  
CAPABILITIES

ATTORNEY DOCKET NUMBER: 025213-9075

## FILE LISTING:

transmittal	tran025213-9075.xml	6455 Bytes
us-information-disclosure-statement	025213-9075ids.xml	10781 Bytes
us-information-disclosure-statement	us-ids.dtd	11983 Bytes
us-information-disclosure-statement	e-idssta.xsl	17508 Bytes

EFS ID: 16105

FILE SIZE: 10535 Bytes

TIMESTAMP: Thu Jun 27 14:27:55 EDT 2002

MESSAGE DIGEST: 6eImQDV25Bcs3VsmkfhhGA==

DIGITAL CERTIFICATE HOLDER NAME: cn=Chard W. Shea, ou=Registered Attorneys

UPLOAD STATUS: You have successfully uploaded your submission to USPTO